

Muskegon, Michigan

Access Health

Overview

Access Health is a community-wide coverage initiative of the Muskegon Community Health Project (MCHP). MCHP is a Comprehensive Community Health Models partnership of the W.K. Kellogg Foundation. Access Health provides health coverage to the working uninsured through their employers. Program administrators do not view Access Health as an HMO or as an insurance product, but as a health coverage product to fill in the gap between no insurance and commercial insurance. Annual overall cost of the program is projected to be \$4 million.

Location

Muskegon, Michigan

Target Beneficiaries

Up to 3,000 full- or part-time working uninsured individuals. Dependent coverage is available, although families are encouraged to enroll eligible children in MICHild (Michigan's S-CHIP) or Medicaid. Children from ages 19 to 23 can enroll in Access Health as adults.

Number of Participants

As of June 2000, 155 small to medium-sized businesses were enrolled in the program. On average, one business enrolls per day.

Time Frame

Access Health enrollment began in September 1999 and will continue until the initial goal of 3,000 workers is complete. After that, new enrollment will be based upon program expansion or upon open slots created when member businesses transition to commercial coverage.

Eligibility

- Small to medium-sized businesses in Muskegon County (e.g., currently up to 150 "eligible" full- or part-time employees). Ineligible employees include seasonal and temporary employees and employees covered by other insurance.
- Business must not have been providing insurance to employees for the past 12 months.
- The median wage of eligible employees is \$10 per hour or less.

Amount of Subsidy

The cost of coverage is shared among the employee (30%), the employer (30%), and the community (40%). The employee's share of adult coverage is \$38 per month. The employee's share of dependent coverage is \$22 per month.

Coverage

Access Health covers physician services, inpatient hospital services, outpatient services, emergency services, ambulance services, prescription drugs (formulary), diagnostic lab and x-ray, home health, and hospice care. Individuals are not excluded because of pre-existing conditions. The program does not cover any care received outside of Muskegon County. Copayments are required for most services. For example, PCP office visits require a \$5 copayment and specialist visits require a \$20 copayment. The copayment rates were designed to encourage primary and preventative care.

Outreach and Marketing

During development, Access Health used marketing consultants to conduct consumer research, develop community support, utilize free media, develop a marketing plan, and launch the product. As of June 2000, a sales staff sells the product to eligible businesses.

Financing

The program is financed according to a three-way “shared buy-in” among the employer, employee, and community. The employer pays 30% of the cost of coverage, the employee pays 30% and a community match pays the remainder. The community match comprises federal DSH funds and local government, community, and foundation funds (e.g., \$100 in local funds attaches \$122.80 in DSH funds). In addition, 10% of provider fees are donated back to the program for ongoing administrative costs.

Contact for More Information

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Sources: Muskegon Community Health Project website: www.mchp.org; Personal communications with Vondie Moore Woodbury, Muskegon Community Health Project, June 13, 2000.

Source: The Commonwealth Fund,
(http://www.cmwf.org/programs/insurance/silow-carroll_initiatives_424.pdf)